

Table I.F.4(2014) Percent of private-sector employees enrolled in a health insurance plan that had a copayment for an office visit to a physician by firm size and selected characteristics: United States, 2014

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	61.3%	66.3%	66.3%	72.3%	68.4%	55.5%	67.3%	60.2%
Industry group **								
Agric., fish., forest.	51.4%	48.6%	61.5%	68.1%	40.2%*	51.4%*	52.4%	50.9%
Mining and manufacturing	62.3%	59.4%	65.3%	78.1%	64.6%	57.4%	68.5%	61.6%
Construction	62.4%	60.4%	60.1%	63.2%	68.5%	55.4%	60.2%	64.2%
Utilities and transp.	56.9%	72.6%	64.4%	76.6%	74.5%	49.4%	70.6%	55.2%
Wholesale trade	64.0%	64.5%	72.2%	65.9%	72.4%	56.4%	66.5%	63.2%
Fin. svcs. and real estate	50.2%	63.0%	64.1%	74.1%	66.1%	42.4%	66.0%	48.4%
Retail trade	59.1%	74.7%	65.4%	70.4%	68.8%	53.6%	71.0%	57.0%
Professional services	64.6%	67.7%	69.3%	72.3%	69.0%	60.9%	68.4%	63.9%
Other services	65.6%	69.3%	66.4%	76.7%	72.1%	60.4%	69.8%	64.6%
Ownership								
For profit, incorporated	59.0%	66.0%	66.3%	71.1%	67.5%	52.5%	67.2%	57.4%
For profit, unincorporated	65.4%	67.3%	63.5%	70.3%	68.0%	61.5%	66.1%	65.2%
Nonprofit	68.8%	66.0%	70.1%	80.0%	70.8%	65.7%	69.9%	68.6%
Age of firm								
Less than 5 years	69.0%	61.8%	59.4%	73.2%	73.2%	70.9%	64.3%	72.4%
5-9 years	68.4%	63.4%	64.5%	71.1%	68.6%	73.4%	65.2%	71.2%
10-19 years	67.3%	68.8%	69.6%	72.0%	66.3%	59.5%	69.0%	66.3%
20 or more years	59.8%	67.2%	66.0%	72.6%	68.5%	55.0%	67.4%	58.9%
Multi/single status								
2 or more locations	57.9%	65.0%	59.1%	69.9%	68.8%	55.0%	67.1%	57.7%
1 location only	69.2%	66.3%	66.8%	73.1%	67.7%	71.1%	67.3%	71.1%
Percent full-time employees								
Less than 25%	56.8%	52.3%	58.9%	63.3%	64.3%	52.8%	62.4%	55.4%
25-49 %	63.5%	65.9%	75.2%	76.0%	72.1%	56.7%	70.3%	62.3%
50-74 %	59.4%	70.4%	66.4%	69.4%	65.0%	55.5%	67.4%	58.2%
75% or more	61.6%	66.0%	66.1%	72.6%	68.6%	55.5%	67.2%	60.5%
Union presence								
No union employees	65.1%	66.4%	67.5%	72.8%	68.3%	58.9%	67.8%	64.3%
Has union employees	54.6%	62.7%	45.6%	67.7%	69.8%	50.9%	58.3%	54.4%
Unknown	54.1%	--	--	--	59.3%	54.0%	70.6%	54.1%
Percent low-wage employees								
50% or more low-wage	60.9%	63.1%	67.9%	74.9%	74.7%	54.3%	68.6%	59.8%
Less than 50% low-wage	61.4%	66.7%	66.1%	72.0%	67.5%	55.7%	67.1%	60.3%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2014 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.F.4(2014) Standard error for percent of private-sector employees enrolled in a health insurance plan that had a copayment for an office visit to a physician by firm size and selected characteristics: United States, 2014

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.62%	1.30%	1.60%	1.18%	1.27%	0.94%	0.91%	0.72%
Industry group **								
Agric., fish., forest.	8.12%	9.10%	15.39%	14.01%	14.91% *	15.90% *	8.05%	11.07%
Mining and manufacturing	1.61%	5.37%	5.19%	2.80%	3.18%	2.34%	2.84%	1.76%
Construction	2.55%	4.00%	4.79%	4.74%	6.01%	6.81%	3.06%	3.87%
Utilities and transp.	2.82%	7.07%	10.42%	5.22%	5.62%	3.49%	5.16%	3.07%
Wholesale trade	2.23%	4.71%	4.64%	3.90%	4.20%	4.13%	3.07%	2.77%
Fin. svcs. and real estate	1.99%	4.21%	5.25%	3.88%	3.11%	2.56%	2.86%	2.17%
Retail trade	1.71%	4.34%	5.64%	3.88%	4.17%	2.38%	3.03%	1.96%
Professional services	1.08%	2.19%	2.87%	2.15%	2.31%	1.58%	1.65%	1.23%
Other services	1.59%	3.06%	3.69%	2.78%	3.11%	2.53%	2.08%	1.92%
Ownership								
For profit, incorporated	0.75%	1.56%	1.87%	1.43%	1.61%	1.10%	1.09%	0.87%
For profit, unincorporated	1.68%	2.90%	4.14%	3.46%	3.79%	2.97%	2.22%	2.13%
Nonprofit	1.39%	4.05%	4.63%	2.36%	2.44%	2.09%	2.63%	1.52%
Age of firm								
Less than 5 years	2.91%	4.01%	7.10%	4.65%	4.79%	11.76%	3.48%	4.14%
5-9 years	2.30%	3.31%	4.55%	3.45%	5.55%	9.07%	2.44%	3.70%
10-19 years	1.55%	2.49%	2.91%	2.50%	3.30%	4.41%	1.74%	2.23%
20 or more years	0.72%	1.88%	2.16%	1.54%	1.47%	0.96%	1.28%	0.79%
Multi/single status								
2 or more locations	0.79%	10.55%	4.89%	2.20%	1.42%	0.95%	2.66%	0.81%
1 location only	0.92%	1.31%	1.68%	1.39%	2.28%	5.12%	0.97%	1.53%
Percent full-time employees								
Less than 25%	2.86%	7.34%	8.93%	8.48%	6.17%	4.22%	4.21%	3.41%
25-49 %	1.97%	5.30%	4.91%	3.89%	4.82%	2.81%	3.11%	2.28%
50-74 %	1.56%	2.98%	4.27%	3.54%	3.05%	2.20%	2.31%	1.78%
75% or more	0.72%	1.52%	1.78%	1.31%	1.43%	1.09%	1.04%	0.83%
Union presence								
No union employees	0.71%	1.32%	1.60%	1.20%	1.35%	1.34%	0.92%	0.88%
Has union employees	1.68%	8.22%	7.54%	5.26%	3.93%	1.95%	5.00%	1.74%
Unknown	1.68%	--	--	--	7.58%	1.72%	12.36%	1.69%
Percent low-wage employees								
50% or more low-wage	1.29%	3.50%	4.89%	3.08%	2.32%	1.78%	2.42%	1.44%
Less than 50% low-wage	0.69%	1.40%	1.68%	1.27%	1.41%	1.06%	0.98%	0.81%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2014 Medical Expenditure Panel Survey-Insurance Component.

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